

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 22-15432-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Henry Bell Jr.  
299 Ege Avenue  
Jersey City, NJ 07304

Social Security No.:  
xxx-xx-5842

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on and a confirmation hearing on such Plan has been scheduled for .

The debtor filed a Modified Plan on 02/16/2023 and a confirmation hearing on the Modified Plan is scheduled for 4/5/2023 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 17, 2023  
JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Henry Bell, Jr.  
Debtor

Case No. 22-15432-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 17, 2023

User: admin  
Form ID: 186

Page 1 of 5  
Total Noticed: 103

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	+ Henry Bell, Jr., 299 Ege Avenue, Jersey City, NJ 07304-1001
sp	+ Rosenberg, Minc, Falkoff, and Wolff, LLP, 122 East 42nd Street, Suite 3800, New York, NY 10168-3399
519654493	+ Brenda Bell, 6216 Decker Road, Bushkill, PA 18324-6801
519654494	+ Budget, 6 Sylvan Way, Parsippany, NJ 07054-3826
519775310	+ Bureau of Housing Inspection, PO BOX 810, Trenton, NJ 08625-0810
519654495	Caliber Home Loans, Inc, 1301 Wireless Way, Oklahoma City, OK 73134
519654502	CarePoint Health Christ Hospital, 176 Palisade Avenue, Jersey City, NJ 07306-1121
519654501	+ Carecentrix, PO Box 2011, Monroe, WI 53566-8079
519654506	Del Monte Podiatry, 150 Warren Street Ste 201, Jersey City, NJ 07302-6443
519654507	+ Delta Storage, 71 New Hook Rd., Bayonne, NJ 07002-5006
519654508	+ Dept Of Ed/582/Nelnet, PO Box 173904, Denver, CO 80217-3904
519654511	+ Fedloan, Po Box 60610, Harrisburg, PA 17106-0610
519654512	+ First Energy/Metro Edison, c/o Penn Credit Corp, PO Box 1259, Dep. 91047, Oaks, PA 19456-1259
519654520	+ Gaetana Barba, 59 S. Windhorst Avenue, Bethpage, NY 11714-4931
519654521	+ Goldman & Warshaw, P.C., PO Box 2500, Caldwell, NJ 07007-2500
519654522	#+ Guthy Renker, c/o North Shore Agency, 112 W. Park Drive, Suite 200, Mount Laurel, NJ 08054-1261
519654523	HCO 60 Evergreen Internal Medicine, PO Box 767, South Orange, NJ 07079-0767
519654524	+ Hop Energy LLC, c/o Frederic C. Goetz, Esq. LLC, 1011 Hudson Ave., PO Box 454, Ridgefield, NJ 07657-0454
519654525	+ Hudson River Radiology, 120-152 48th Street, Union City, NJ 07087-6439
519654527	+ Jersey City Fire Dept., 465 Marin Blvd., Jersey City, NJ 07302-2111
519654528	+ Jersey City Medical Center, Att: Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239
519654529	+ Jersey City Municipal Utility Authority, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105
519654530	+ Kensington & Associates, 39252 Winchester Road, Ste 107-265, Murrieta, CA 92563-3509
519654531	+ Liberty Savings Federal Credit Union, 666 Newark Avenue, Jersey City, NJ 07306-2398
519654532	+ Lincoln Education Service Corp, 502 W. Germantown Pk, Plymouth Meeting, PA 19462-1309
519654535	+ Met-Ed, PO Box 3687, Akron, OH 44309-3687
519654536	+ Meta Surgical Associates, PO Box 337, Park Ridge, NJ 07656-0337
519654541	NJ Medical & Health Associates, DBA CarePoint Medical Group, Philadelphia, PA 19182-4276
519654538	New Jersey Division of Taxation, Bankruptcy U, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695-0267
519654540	New Jersey Urology, CL#7970, PO Box 95000, Philadelphia, PA 19195-0001
519654542	+ One Oak Medical Group LLC, 342 Hamburg Turnpike, Suite 203, Wayne, NJ 07470-2166
519654544	PSE&G, PO Box 709, Newark, NJ 07101-0709
519654543	+ Pocono Medical Center, c/o Computer Credit Inc., 470 West Hanes Mill Road, Winston Salem, NC 27105-9102
519654546	Pyramid Healthcare, Inc., PO Box 3475, Toledo, OH 43607-0475
519654548	RWJ Barnabas Health, PO Box 2978, Muncie, IN 47307-0978
519654555	+ SRP 2013-8, LLC, KML Law Group, PC, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
519654549	+ Satellite Radio, PO Box 78054, Phoenix, AZ 85062-8054
519654551	Selip & Stylianou LLP, 10 Forest Avenue- Suite 300, PO Box 914, Paramus, NJ 07653-0914
519654553	+ Sleep on Call, c/o James C. Bender, Esq., 29 Columbia Tpk, Suite 302, Florham Park, NJ 07932-2240
519654554	Smileactive, PO Box 2031, Harlan, IA 51593-0074
519698126	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519654556	+ State of New Jersey Division of Taxation, PO Box 846, Trenton, NJ 08605-0846

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Feb 17, 2023

Form ID: 186

Total Noticed: 103

519654557 State of New Jersey, Dept. of Community Affai, Bureau of Housing Inspection, 101 Broad Street, PO Box 810, Trenton, NJ 08625-0810  
519654561 + TD Bank Na, PO Box 1448, Greenville, SC 29602-1448  
519654562 + The Palmer Firm, PO Box 1600, Rancho Cucamonga, CA 91729-1600  
519654564 US Dept of Education, 101 Marietta Tower, Atlanta, GA 30323

TOTAL: 46

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:24	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:08	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:24	Capital One Auto, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519656095	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:16	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519684460	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:24	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519657025	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:16	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519654487	+ Email/Text: ally@ebn.phinsolutions.com	Feb 17 2023 20:41:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
519654488	+ Email/PDF: bncnotices@becket-lee.com	Feb 17 2023 20:45:20	American Express, PO Box 981537, El Paso, TX 79998-1537
519678969	Email/PDF: bncnotices@becket-lee.com	Feb 17 2023 20:45:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519654490	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 17 2023 20:41:00	Aspire, PO Box 105555, Atlanta, GA 30348-5555
519654489	^ MEBN	Feb 17 2023 20:39:20	Aspire, PO Box 650832, Dallas, TX 75265-0832
519654491	Email/Text: EBN_Brea@meduitrcm.com	Feb 17 2023 20:41:00	Atlantic Medical Group, c/o CMRE Financial Services Inc, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753
519654492	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 17 2023 20:41:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
519678243	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 17 2023 20:41:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519654503	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 17 2023 20:41:00	CB/Peebles, PO Box 182789, Columbus, OH 43218-2789
519654496	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519654497	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519654498	+ Email/PDF: acg.coaf.ebn@aisinfo.com		

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Feb 17, 2023

Form ID: 186

Total Noticed: 103

		Feb 17 2023 20:45:25	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
519657022	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:08	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519663818	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 17 2023 20:45:16	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519654499	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
519654500	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2023 11:43:40	Capital One Bank/Bass, PO Box 31293, Salt Lake City, UT 84131-0293
519654505	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 17 2023 20:45:16	Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875
519654509	+ Email/Text: electronicbkydocs@nelnet.net	Feb 17 2023 20:42:00	Dept of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
519654510	+ Email/Text: mary.e.bushyhead@ehi.com	Feb 17 2023 20:41:00	Enterprise, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
519654519	Email/Text: BNSFN@capitalsvcs.com	Feb 17 2023 20:41:00	FNCC, 500 East 60th St North, Sioux Falls, SD 57104
519654513	Email/Text: BNSFN@capitalsvcs.com	Feb 17 2023 20:41:00	First National Bank, PO Box 2496, Omaha, NE 68103-2496
519654514	Email/Text: BNSFN@capitalsvcs.com	Feb 17 2023 20:41:00	First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
519654504	Email/Text: BNSFS@capitalsvcs.com	Feb 17 2023 20:41:00	CCS/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104
519654518	Email/Text: BNSFS@capitalsvcs.com	Feb 17 2023 20:41:00	First Saving Bank, PO Box 5019, Sioux Falls, SD 57117-5019
519654516	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2023 20:45:09	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
519654517	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2023 20:45:25	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
519654515	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 17 2023 20:45:25	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519654526	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 17 2023 20:41:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519680265	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2023 20:45:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519678114	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519654533	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:15	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
519654534	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:15	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519654539	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 17 2023 20:42:00	New Jersey E-ZPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519704435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 17 2023 20:45:26	Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541
519674150	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 17 2023 20:42:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519654545	+ Email/Text: bankruptcies@penncredit.com		

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Feb 17, 2023

Form ID: 186

Total Noticed: 103

		Feb 17 2023 20:41:00	Publishers Clearing House, c/o Penn Credit Corp, 2800 Commerce Drive, Harrisburg, PA 17110-9307
519654547	^ MEBN	Feb 17 2023 20:39:28	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
519654550	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 17 2023 20:42:00	Select Portfolio Servicing Inc., Attn: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
519704689	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 17 2023 20:42:00	Select Portfolio Servicing, Inc., as servicer for, P.O. Box 65250, Salt Lake City, UT 84165-0250
519654552	+ Email/Text: clientservices@simonsagency.com	Feb 17 2023 20:42:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519654558	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 20:45:23	Syncb/Car Care Pep Boy, PO Box 965036, Orlando, FL 32896-5036
519655351	+ Email/PDF: gecsed@recoverycorp.com	Feb 17 2023 20:45:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519654559	^ MEBN	Feb 17 2023 20:39:38	Synergetic Communications Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
519654560	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 17 2023 20:41:00	Tbom/Atls/Aspire, 5 Concourse Pkwy Ste 400, Atlanta, GA 30328-9114
519654563	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 17 2023 20:42:00	U.S. Bank Trust N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500
519729496	Email/Text: EDBKNotices@ecmc.org	Feb 17 2023 20:41:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448
519654565	Email/Text: EDBKNotices@ecmc.org	Feb 17 2023 20:41:00	US Dept. of Education, Default Resolution Group, PO Box 5609, Greenville, TX 75403-5609
519698738	+ Email/PDF: ebn_ais@aisinfo.com	Feb 17 2023 20:45:12	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519654566	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 17 2023 20:40:00	Verizon Wireless Bankruptcy Administration, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 57

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519654537		N/A
519698311	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519704437	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Feb 17, 2023

Form ID: 186

Total Noticed: 103

Date: Feb 19, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SRP 2013-8 LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2020-RPL2 Trust bankruptcy@fskslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Moshie Solomon	on behalf of Debtor Henry Bell Jr. msolomon@moshiesolomonlaw.com, r56616@notify.bestcase.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for CSMC 2020-RPL2 Trust bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6